

Information to identify the case:

Debtor 1	Michael Costa	Social Security number or ITIN	xxx-xx-1456
	First Name Middle Name Last Name	EIN	--
Debtor 2	Catherine M. Costa	Social Security number or ITIN	xxx-xx-6080
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-12155-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Costa

Catherine M. Costa

5/8/19

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michael Costa
 Catherine M. Costa
 Debtors

Case No. 15-12155-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 44

Date Rcvd: May 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2019.

db/jdb
 cr +Michael Costa, Catherine M. Costa, 17 Clover Lane South, Vernon, NJ 07462-3031
 +Nationstar Mortgage LLC, Stern, Lavinthal & Frankenberg, 105 Eisenhower Parkway,
 Suite 302, Roseland, NJ 07068-1640
 cr +Robertson, Anschutz & Schneid P.L., Ocwen Loan Servicing LLC, Bankruptcy Department,
 6409 Congress Ave., Ste 100, Boca Raton, FL 33487-2853
 515316854 +Care Regional Medical Center, #2 Stone Harbor Blvd., Cape May Court House, NJ 08210-2138
 515333345 +Citizens Auto Finance Inc. fka rbs citizens na, 443 Jefferson Blvd, RJW 135,
 Warwick RI 02886-1321
 515316855 +Collections & Recoveries, Inc., PO Box 35, Northfield, NJ 08225-0035
 515879468 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: NATIONSTAR MORTGAGE, LLC, PO BOX 619096, DALLAS, TX 75261-9741)
 516333064 +Nationstar Mortgage LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100,
 Boca Raton, FL 33487-2853
 515316864 RBS Citizens, NA, PO Box 42113, Providence, RI 02940-2113
 515316865 +Stacey Costa, 27 Thomas Street, Clifton, NJ 07013-1026

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 09 2019 00:22:02 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515316852 EDI: CHASE.COM May 09 2019 03:48:00 BP Cardmember Service, PO Box 15153,
 Wilmington, DE 19886-5153
 515316849 +EDI: BANKAMER.COM May 09 2019 03:48:00 Bank of America Home Loans, PO Box 5170,
 Simi Valley, CA 93062-5170
 515316850 +EDI: PRA.COM May 09 2019 03:48:00 Best Buy Credit Services,
 c/o Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067
 515523021 +E-mail/Text: bncmail@w-legal.com May 09 2019 00:22:11 COMENITY CAPITAL BANK,
 C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 515316853 EDI: CAPITALONE.COM May 09 2019 03:48:00 Capital One Bank (USA), NA, PO Box 71083,
 Charlotte, NC 28272-1083
 515474163 EDI: BL-BECKET.COM May 09 2019 03:48:00 Capital One, N.A., c/o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 515500093 EDI: CAPITALONE.COM May 09 2019 03:48:00 Capital One, N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 515509479 +EDI: BASSASSOC.COM May 09 2019 03:48:00 Cavalry SPV I, LLC, c/o Bass & Associates, P.C.,
 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083
 515477551 +E-mail/Text: bankruptcy@cvps.com May 09 2019 00:22:22 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 515316856 EDI: CRFRSTNA.COM May 09 2019 03:48:00 Credit First - Firestone, P.O. Box 81344,
 Cleveland, OH 44188-0344
 515488281 +EDI: CRFRSTNA.COM May 09 2019 03:48:00 Credit First NA, PO Box 818011,
 Clleveland, OH 44181-8011
 515316857 +EDI: RCSFNBMARIN.COM May 09 2019 03:48:00 Credit One Bank, P.O. Box 98873,
 Las Vegas, NV 89193-8873
 515316858 EDI: RCSDELL.COM May 09 2019 03:48:00 Dell Financial Services,
 c/o DFS Customer Care Department, P.O. Box 81577, Austin, TX 78708-1577
 516450609 +EDI: IRS.COM May 09 2019 03:48:00 Department of Treasury, Internal Revenue Service,
 P O Box 7346, Philadelphia, PA 19101-7346
 515316859 EDI: BLUESTEM May 09 2019 03:48:00 Getttington.Com, PO Box 166, Newark, NJ 07101-0166
 515316860 E-mail/Text: bncnotices@becket-lee.com May 09 2019 00:21:08 Kohl's, P.O. Box 3043,
 Milwaukee, WI 53201-3043
 515558646 EDI: RESURGENT.COM May 09 2019 03:48:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 515316861 EDI: RMSC.COM May 09 2019 03:48:00 Lowe's/Synchrony Bank, PO Box 530914,
 Atlanta, GA 30353-0914
 515567761 EDI: PRA.COM May 09 2019 03:48:00 Portfolio Recovery Associates, LLC,
 c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
 515565159 EDI: PRA.COM May 09 2019 03:48:00 Portfolio Recovery Associates, LLC, c/o Best Buy,
 POB 41067, Norfolk VA 23541
 515565433 EDI: PRA.COM May 09 2019 03:48:00 Portfolio Recovery Associates, LLC, c/o Lowes,
 POB 41067, Norfolk VA 23541
 515567742 EDI: PRA.COM May 09 2019 03:48:00 Portfolio Recovery Associates, LLC,
 c/o Paypal Smart Connect, POB 41067, Norfolk VA 23541
 515567750 EDI: PRA.COM May 09 2019 03:48:00 Portfolio Recovery Associates, LLC, c/o Qcard,
 POB 41067, Norfolk VA 23541
 515565157 EDI: PRA.COM May 09 2019 03:48:00 Portfolio Recovery Associates, LLC,
 c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
 515316862 EDI: RMSC.COM May 09 2019 03:48:00 PayPal Smart Connect, P.O. Box 960080,
 Orlando, FL 32896-0080

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 44

Date Rcvd: May 08, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515316863 EDI: RMSC.COM May 09 2019 03:48:00 QVC, Inc., Customer Service,
1200 Wilson Drive at Studio Park, West Chester, PA 19380
518133149 +E-mail/Text: bncmail@w-legal.com May 09 2019 00:22:11 SYNCHRONY BANK,
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121,
SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
518133148 +E-mail/Text: bncmail@w-legal.com May 09 2019 00:22:11 SYNCHRONY BANK,
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515316866 EDI: RMSC.COM May 09 2019 03:48:00 Synchrony Bank/Amazon, PO Box 960013,
Orlando, FL 32896-0013
515366675 +E-mail/Text: bncmail@w-legal.com May 09 2019 00:22:11 TD BANK USA, N.A.,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515316867 EDI: WTRNBANK.COM May 09 2019 03:48:00 Target Card Services, P.O. Box 660170,
Dallas, TX 75266-0170
515316868 EDI: RMSC.COM May 09 2019 03:48:00 Walmart/Synchrony Bank, PO Box 530927,
Atlanta, GA 30353-0927

TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

lm* Bank of America Home Loans, PO Box 5170, Simi Valley, CA 93062-5170
515553993* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
516440518* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
515559229* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy Department,
PO Box 619096, Dallas, Texas 75261-9741)
515567739* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067,
Norfolk VA 23541)
518133186* +SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
518133185* +SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
515316851 ##Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195

TOTALS: 0, * 7, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlav.com
Jessica M. Minneci on behalf of Debtor Michael Costa jminneci@middlebrooksshapiro.com
Jessica M. Minneci on behalf of Joint Debtor Catherine M. Costa jminneci@middlebrooksshapiro.com
Joseph M. Shapiro on behalf of Joint Debtor Catherine M. Costa jshapiro@middlebrooksshapiro.com
Joseph M. Shapiro on behalf of Debtor Michael Costa jshapiro@middlebrooksshapiro.com
Marie-Ann Greenberg magecf@magtrustee.com
Melinda D. Middlebrooks on behalf of Joint Debtor Catherine M. Costa
middlebrooks@middlebrooksshapiro.com, melindamiddlebrooks@gmail.com

District/off: 0312-2

User: admin
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Melinda D. Middlebrooks on behalf of Debtor Michael Costa middlebrooks@middlebrooksshapiro.com,
melindamiddlebrooks@gmail.com

R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com

R. A. Lebron on behalf of Loss Mitigation Bank of America Home Loans bankruptcy@feinsuch.com

Sindi Mncina on behalf of Creditor NATIONSTAR MORTGAGE LLC smncina@rascrane.com

TOTAL: 12